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Information to identify the case:		
Debtor 1	Gabriel Rodriguez	Social Security number or ITIN xxx-xx-4611 EIN
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN
United States Bankruptcy Court		
Case number: 13-21623-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gabriel Rodriguez

9/18/18

By the court: <u>Jerrold N. Poslusny Jr.</u>

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained:

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court ted States Bankruptcy District of New Jersey

In re: Gabriel Rodriquez Debtor

Case No. 13-21623-JNP Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 2 Date Rcvd: Sep 18, 2018 Form ID: 3180W Total Noticed: 29

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 20, 2018.
                +Gabriel Rodriguez, 1309 Princess Street, Williamstown, NJ 08094-2915
+451 Rescue LLC, 455 East 116th Street, New York, NY 10029-1630
+451 Rescue LLC, Edward S. Zizmor, 60 Court Street, Hackensack, NJ 07601-7065
db
513961944
514005979
                 +Advocare Family Medical Associates, 132 Grove Street Suite A, Haddonfield, NJ 08033-1224
513961945
513961946
                  Ana Oquendo, 923 No. 28th Street,
                                                             Camden, NJ 08105
                  C & S Auto Enterprises, Route 130 & Klemm Ave, Chase, PO Box 24696, Columbus, OH 43224-0696
513961948
                                                                           Gloucester City, NJ 08030
513961949
                 +Chase,
513961950
                  Club Fitness Westville,
                                             1060 Old Broadway, Westville, NJ 08093
                  Deutsch Bank National Trust Company, as Trustee, KML Law Group PC,
516817014
                                                                                                  Sentry Office Plaza,
                   216 Haddon Avenue, Suite 206, Westmont, NJ 08108
                 +Deutsch Bank National Trust Company, as Trustee, i, c/o Zucke 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
514196858
                                                                               c/o Zucker Goldberg & Ackerman,
                Eichenbaum & Stylianou, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653-0914

+Exxon/Citibank CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

+Fein, Such, Kahn & Shepard PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673

PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
513961952
513961953
513961954
513961964
                                                               Parsippany, NJ 07054-5020
513961963
                 +Pressler and Pressler,
                                             7 Entin Road,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  E-mail/Text: usanj.njbankr@usdoj.gov Sep 18 2018 23:46:07
                                                                                       U.S. Attorney, 970 Broad St.,
sma
                   Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
                 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 18 2018 23:46:05
                                                                                              United States Trustee.
sma
                   Office of the United States Trustee,
                                                             1085 Raymond Blvd., One Newark Center, Suite 2100,
                   Newark, NJ 07102-5235
513961947
                 +EDI: ACCE.COM Sep 19 2018 03:18:00
                                                             Asset Acceptance LLC, PO Box 1630,
                   Warren, MI 48090-1630
514171889
                 +EDI: ACCE.COM Sep 19 2018 03:18:00
                                                              Asset Acceptance LLC, P.O. Box 2036,
                   Warren MI 48090-2036
513961956
                  EDI: AMINFOFP.COM Sep 19 2018 03:18:00
                                                                  First Premier Bank, 3820 N Louise Avenue,
                   Sioux Falls, SD 57107-0145
                 +EDI: HFC.COM Sep 19 2018 03:18:00
513961958
                                                             HSBC Auto Finance, PO Box 30253,
                  Salt Lake City, UT 84130-0253
EDI: HFC.COM Sep 19 2018 03:18:00
Salt Lake City, UT 84130-0253
                                                             Household Bank/Suzuki, P.O. Box 30253,
513961957
                  EDI: IIC9.COM Sep 19 2018 03:18:00
513961959
                                                             IC Systems Collections, P.O. Box 64378,
                   Saint Paul, MN 55164-0378
513961960
                 +EDI: RESURGENT.COM Sep 19 2018 03:18:00
                                                                 LVNV Funding LLC, 625 Pilot Road, Suite 3,
                   Las Vegas, NV 89119-4485
514229632
                  EDI: RESURGENT.COM Sep 19 2018 03:18:00 LVNV Funding, LLC its successors and assigns as,
                   assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
                   Greenville, SC 29603-0587
                  EDI: RESURGENT.COM Sep 19 2018 03:18:00
514223261
                                                                   LVNV Funding, LLC its successors and assigns as,
                   assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services,
                                                                                                             PO Box 10587,
                   Greenville, SC 29603-0587
513961961
                 +E-mail/Text: mc@marshalcoleman.com Sep 18 2018 23:45:11
                                                                                     Marshall Coleman, esq.,
                   32 Broadway Suite 1710, New York, NY 10004-1629
513961962
                 +E-mail/PDF: bankruptcy@ncfsi.com Sep 18 2018 23:48:37
                                                                                   New Century Financial,
                                                          Whippany, NJ 07981-1038
                   110 South Jefferson Road, #104,
                 +EDI: DRIV.COM Sep 19 2018 03:18:00
513961965
                                                             Santander Consumer USA,
                                                                                          8585 N. Stemmons Freeway,
                   Suite 1000, Dallas, TX 75247-3800
                                                                                                        ТОТАТ: 14
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
513961951
                 Dolores Diaz
              ##+First Credit Services, Inc., 371 Hoes Lane, Suite 300B, Piscataway, NJ 08854-4143
513961955
```

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2018 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Deutsch Bank National Trust Company, as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-10, Asset-Backed Certificates, Series 2006-10 bkecf@milsteadlaw.com, alubin@milsteadlaw.com

Denise E. Carlon on behalf of Creditor Deutsch Bank National Trust Company, as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-10, Asset-Backed Certificates, Series 2006-10 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon on behalf of Creditor Deutsch Bank National Trust Company, as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-10, Asset-Backed Certificates, Series 2006-10 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com

Leonard R. Wizmur on behalf of Debtor Gabriel Rodriguez lwizmur@mpadlaw.com, lwizmur@comcast.net;kgresh@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cgetz@mpadlaw.com;r 62202@notify.bestcase.com

R. A. Lebron on behalf of Creditor SELECT PORTFOLIO SERVICING, INC., as servicer for DEUTSCHE BANK NATIONAL TRUST COMPANY,, AS TRUSTEE FOR LONG BEACH MORTGAGE LOAN TRUST 2006-10 bankruptcy@feinsuch.com

Rebecca Ann Solarz on behalf of Creditor Deutsch Bank National Trust Company, as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-10, Asset-Backed Certificates, Series 2006-10 rsolarz@kmllawgroup.com

Thomas G. Egner on behalf of Debtor Gabriel Rodriguez tegner@mcdowelllegal.com, kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.com;mfunk@mcdowelllegal.com

TOTAL: 9